CALIN® Professional 3

Engineering & Detailed Specifications

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Quality Engineering

These are some of the things we have taken time and effort with in order to build you a high quality product. We could have taken shortcuts in any of these areas but chose not to. Like anything of quality, the benefits are understated and not always obvious on the surface, or at all. Many of these are like 'passive' safety features in a well made car which keep you out of bother without you noticing. You owe it to yourself to take these into account when assessing value or comparing with alternatives.

- Written in excellent self-contained programming language (Delphi). You don't have to download or maintain monolithic shared libraries such as Java or .Net Framework.
- Excellent user interface (logic, conventions, aesthetics & ease of use, current look and feel).
- Co-operates with system security firewalls. No bundled "Adware" or "Spyware" or other "Nasty" - 100% guaranteed.
- You can choose from 70 colour schemes.
- Comprehensive context-sensitive help system including links to Web-based multimedia examples and training.
- Includes PDF User Manual (150+ pages) and calculation examples (250+ pages).
- Fast execution speed.
- Efficient file sizes with fast de/compression.
- Includes all conventional windows application elements - icons, tips, about, splash, help, setup, shortcut keys e.g. F1 & Alt+F4 etc so you feel right at home.
- State of the art, industry standard installation program.
- Advanced exception handling, including automatic emailing to us of system errors should they ever occur?
- No upload monitor, system service or other process is installed to run in the background to covertly bleed away your computer's strength. Have you ever pressed Ctrl + Alt + Del to see how many processes are running and sapping power like so many leaches? Calin Pro does not do this!
- Stable code - calculation engine is derived from Calin Basic which has been in use for many years.
- Subscription interest updates are easily updated over the Internet.

- Advanced registration code & methods for easy management of licences.
- Respects standard Windows behaviour and resources (file systems, registry, file associations, system tray & system files etc).
- Internal checks & balances - reports alert user to anything they should know about.
- Discrete connections to Web for management of updates, online help and links etc.
- Written by very experienced Lawyer/Software Developer for seamless application of legal principles into computer language.

Appointments that make use easier and faster.

Tiered interest rates can be imported/exported for reuse.

Settings button gives direct access to forms without having to tab through Wizard screens.

- Interest settings - DR
- Interest settings - CR
- Calculation Options
- Transactions Editor
- Repayment Planner
- Moratorium Settings

Settings | View lets you hide wizard screens you don't usually use.

- Foreword
- Calculation Options
- Repayment Planner
- Moratorium Settings

Transactions Editor

- Shortcut Keys
    - Ctrl+D New Debit
    - Ctrl+C New Credit
    - Ctrl+S Save transaction
    - Esc Undo edit
- Recurring Amounts Tool lets you define and insert recurring lease dates, pay days, etc.
- One button correction to change type of transaction (DR->CR etc)
- Can set default due date (14 day terms etc) so don't have to enter every time.
- Transactions can be exported and re-imported. More import options are being developed e.g. to import from bank statement downloads etc.

Miscellaneous

- Undo. When you make changes on a settings form you can Cancel out of it if you change your mind - thus undoing any changes.
- All forms have large icons with captions so that shortcuts can be accessed quickly and without any confusion.
- Wizard screen counter keeps you informed and oriented about how many steps are involved and where you are in the sequence.

Set up form lets you set a number of default values so you don't have to enter them each time.

- Days per Year
- Paragraph numbering method
- Default debit and credit interest rate files
- Mail merge folder
- File save location.

The full Help menu is available from anywhere in the program.

- Help | My Notes... gives access from anywhere in the program to notes you can write about the calculation.
- Context sensitive help.
- Direct email for Support.
- Open the User Manual or Example Calculations
- Go direct to the Lawtech Home Page.
- Go direct to Multimedia examples and training resources on the Internet.

Feature Overview

Basic Features

1. Extremely detailed narration of all calculations - that explains everything thus dramatically increasing authority - versus opponent's calculations that imply 'trust me, I know what I'm doing and I've calculated it perfectly even though I have no evidence of that".
2. No more calculating day elapsed between dates.
3. No more looking up interest rates.
4. Court rates for all Australian jurisdictions available.
5. Save your own interest rate files.
6. Save calculation file for recalculation later.
7. Results can be cut and pasted.
8. Simple wizard system for ease of use.
9. Context-sensitive help.
10. Not reliant on Internet connection that can be 'down' at a crucial time.

See *Specifications* topic for a complete survey of features.

Advanced Features

1. Calculates interest on multiple transactions (e.g. credit card, lease instalments & payments, bank overdraft, legal fees rendered/paid), tax, and insolvency scenarios.
2. Check interest rates charged on own credit cards, bank overdraft, store accounts etc
3. Handles compound interest.
4. Repayment plans for better management of debts
5. Full control over every aspect of calculation to best emulate particular contracts, legislation etc.
6. Can even discount future lease, etc payments to Present Value.

See *Specifications* topic for a complete survey of features.

Detailed Specifications

Multiple Transactions i.e. a series of debts and payments, DR/CR.

- No limit on the number of transactions
- Can have different transaction/due dates to allow for 14 (etc) day terms and bank processing time - like on credit card statements.
- Can discount future amounts - e.g. discount amount payable on future lease instalments.
- Transactions can have different transaction & post dates
- 'Non-principal' transactions that affect running balance but don't attract interest. These are items on which interest is not legally payable for some reason. Might include legal costs, bank charges etc.
- Control order in which payments are applied i.e. to principal, interest or non-principal
- Date calculation tools - e.g. instantly calculates every lease instalment date.

Repayment Planner

- Calculates applicable repayment dates and amounts even after allowing for ongoing interest, payments, moratoria etc.
- Also handles ad hoc payments e.g. also pay $x on Y.
- Can match first repayment date with interest calculation date.
- Specify number of instalments (e.g. like 12 loan repayments)
- Specify End Date
- Repayment Intervals:
    - N Days apart
    - N Weeks apart
    - N Months apart
    - N Years apart
    - End of Calendar month
    - June 30 and December 31
    - June 30
    - January 1, July 1
    - Specific dates
    - Fine tune regular dates
    - Synchronize with another date e.g. contract date
- Control Target amount and Tolerance
- Control number of Iterations

Moratorium Interest Rates

- Override nominal interest rate
- No limit on number of date spans or rates
- Effect of moratorium is fully narrated as part of the calculation result.
- Can have separate rates for Debit and Credit balances.

Reusable Interest Rate Files

- Rates can be stored in own file for reuse, or part of the calculation.
- Every possible interest calculation setting can be stored as part of the file - so user can select the file rate and not worry about any other setting.

Calculation Options

Days per Year

- Calendar year
- 365.25
- 366
- 365
- 360

Payment Application Order

- Best for Debtor
- Best for Creditor
- Manually Configure

Rounding of Annual to Daily conversion

- None
- Round Up
- Round Down
- Truncate
- Set number of decimals

All kinds of interest rates including rates that change with the amount.

Rate of Interest

- No interest
- File Rate
- Tiered Rates
    - Rate changes over time e.g. 10% from 10/1/2005 then 9% from 30/9/2006 etc
    - Rate changes over time & by size e.g. 2.5% to 10,000 then 3.5% to 25,000 etc
- Static rate e.g. 10%
- Same as Debits (CR rates only)

Timing of Rate Changes

- Floating - rate changes every time a new rate is available
- Always use initial rate
- Always use final rate
- USA Federal algorithm
- Review June & December
- Scheduled
    - N Days apart
    - N Weeks apart
    - N Months apart
    - N Years apart
    - End of Calendar month
    - June 30 and December 31
    - June 30
    - January 1, July 1
    - Specific dates
    - Fine tune regular dates
    - Synchronize with another date e.g. contract date
- Relative Date Adjustment
    - Previous Monday - Sunday
    - Go back even if is that day of week

Timing of Interest Accrual

- Daily
- Scheduled
    - N Days apart
    - N Weeks apart
    - N Months apart
    - N Years apart
    - End of Calendar month
    - June 30 and December 31
    - June 30
    - January 1, July 1
    - Specific dates
    - Fine tune regular dates
    - Synchronize with another date e.g. contract date

Timing of Compounding

- Daily with rounding
- Daily without rounding
- Scheduled
    - N Days apart
    - N Weeks apart
    - N Months apart
    - N Years apart
    - End of Calendar month
    - June 30 and December 31
    - June 30
    - January 1, July 1
    - Specific dates
    - Fine tune regular dates
    - Synchronize with another date e.g. contract date
- Annual
- Same as interest accrual

Dr & Cr Options

- Adjust by +/- % or times X.
- Rounding of nominal annual rate
    - None
    - Round up
    - Round down
    - Truncate
    - Program default
    - Set decimal places
- Min/Max rates

Rates on Credit Balances

- Virtually all of the above options are available to define different interest rates that apply on credit balances.

Australian Subscription Module

Federal Interest Rates

- Family Law Act Post Judgment
- Federal Court Post Judgment
- Federal Magistrates Court Post-Judgment
- Income Tax General Interest Charge
- Income Tax Late Payment
- Plus - you can add your own

Queensland Interest Rates

- Magistrates Court Pre Judgment
- Magistrates Court Post Judgment
- District Ct Pre Judgment
- District Ct Post-Judgment
- Supreme Court Pre Judgment
- Supreme Court Post Judgment
- Plus - you can add your own

N.S.W. Interest Rates

- Local Court Pre Judgment
- Local Court Post Judgment
- District Ct Pre Judgment (Sch 5)
- District Ct Post-Judgment
- Supreme Court Pre Judgment (Sch 5)
- Supreme Court Post Judgment
- Plus - you can add your own

A.C.T. Interest Rates

- Magistrates Court Pre-Judgment (commenced before 15/7/92)
- Magistrates Court Pre-Judgment (commenced 15/7/92 to 9/1/05)
- Magistrates Court Pre-Judgment (commenced after 9/1/05
- Magistrates Court Post Judgment
- Supreme Court Pre-Judgment
- Supreme Court Post-Judgment
- Plus - you can add your own

Victorian Interest Rates

- Magistrates Court Pre Judgment
- Magistrates Court Post Judgment
- County Ct Pre Judgment
- County Ct Post-Judgment
- Supreme Court Pre Judgment (PIRA)
- Supreme Court Post Judgment
- Plus - you can add your own

S.A. Interest Rates

- Supreme Court Post Judgment
- Plus - you can add your own

N.T. Interest Rates

- Local Court Post Judgment
- Supreme Court Post Judgment
- Plus - you can add your own

W.A. Interest Rates

- Local Court Pre Judgment
- Local Court Post Judgment
- District Ct Pre Judgment
- District Ct Post-Judgment
- Supreme Court Pre Judgment
- Supreme Court Post Judgment
- Plus - you can add your own

Queensland Subscription Module

Your support staff can easily calculate interest - no matter how complex the scenario - calculate scale and scale costs, produce the R150(3) statement and produce all particulars for you. Furthermore, this is done rapidly, and all the typing is done as well.

- Calculates Scale Costs
- Produces UCPR Rule 150(3) Statement
- Statement of Claim interests, scale, costs, particulars, R150(3)
- Default Judgment interest, scale costs, particulars
- Enforcement Hearing interest, scale costs, particulars

Multiple Reports

Text format

- Very detailed narration of calculation explains every step in Plain English. This provides evidential force and is easy to charge for because of quality, amount and speed of presentation.
- All figures are given in words as well as amounts.
- Gives calculation span.
- Shows amount accumulating per day.
- Shows starting Principal, Interest Rate & Payment Application Order.
- Shows every rate change.
- Explains exactly how debits and credits affect balances.
- Can control paragraph numbering to match your normal format for easy integration.

Table Format

- Shows every calculation step.
- Shows day, interest rate.
- Tracks Total, Principal, Interest and Non-Principal Balances.
- Can be used as schedule to letters of demand etc.
- Calculation Notes explain underlying assumptions and issues.

Program Setup

Date display format

- mm/dd/yyyy
- dd/mm/yyyy
- yyyy/mm/dd
- mm.dd.yyyy
- dd.mm.yyyy
- yyyy.mm.dd

Default Days per Year

- Calendar year
- 365.25
- 366
- 365
- 360

Paragraph numbering to match your style.

- None
- 1, 2, 3
- (a) (b) (c)
- i, ii, iii
- A, B, C
- I, II, III
- (1), (2), (3)
- (A), (B), (C)

Mail merge facility

- For Multiple Case database
- For single calculations
- To Microsoft Word, Microsoft Excel, WordPerfect and any other “comma separated variable” aware program.

Other Capabilities

- Context sensitive help system.
- Default Interest Rate on Debit Balances
- Default Interest Rate on Credit Balances
- Mail Merge Folders
- Your Custom Interest Rates folder
- Default calculation file location
- Theme (appearance) — 70 to choose from.
- Reset button lets you restore factory defaults with a single click
- Interest rate review - there are many ways this is done; C3p handles every method used by Australian courts, USA courts, British courts.
- You can define same or totally independent interest rates on credits balances and debit balances.
- Precise specification of interest and compounding intervals and dates.
- Built-in database for calculating in batches.

Try or Buy and More Information

- **You can download a trial copy of Calin Professional from** - http://www.lawtech.com.au/index.cfm?id=997&cid=8&UCL=1&pw=B604B9F023D986250EE65A7EC4D046B1

- **You can see the order form at** - http://www.lawtech.com.au/index.cfm?id=997&cid=9&UCL=1&pw=050FC8FF39907C49578BC0ACBD82E805

For more information in this series you can download:

- **Complete Information Guide** – contains all the following - http://www.lawtech.com.au/index.cfm?id=997&cid=11&UCL=1&pw=4CC9E8FA7D70891E10271B90D67172B0
- **Overview** - http://www.lawtech.com.au/index.cfm?id=997&cid=10&UCL=1&pw=8691AEF4B00985CA86D7988A8A9F56A2
- **Top 5 Reasons to Invest & Have you considered?** - http://www.lawtech.com.au/index.cfm?id=997&cid=12&UCL=1&pw=32A9F11A770557EF42DE269AA7CFAE89
- **Engineering and Detailed Specifications** - http://www.lawtech.com.au/index.cfm?id=997&cid=13&UCL=1&pw=75F99D59C79A0ED728003468230FE358
- **Three Example Calculations -** http://www.lawtech.com.au/index.cfm?id=997&cid=14&UCL=1&pw=E35F2CC57BDFB907FB114A6EE7E02B9D

You can also:

- **See the on-line multimedia examples and training videos at** - http://www.calinpro.com/examples/

- **Download a PDF file showing all the example calculations from** - http://www.lawtech.com.au/index.cfm?id=997&cid=3&UCL=1&pw=7FC615B0047A85C7997420744BE1FAA8